

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Luis Eduardo Gutierrez-Sheris

Examiner: Karmis, Stefanos

Group Art Unit: 3624

Serial No.: 09/635,330

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For: MONEY-TRANSFER TECHNIQUES

Commissioner for Patents

P. O. Box 1450

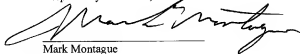
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicant is filing this Information Disclosure Statement and the accompanying form PTO-1449 with a copy of the prior art therein identified. Such prior art has come to applicant's attention by being cited in an office action in the corresponding Australian Application.

The required \$180.00 IDS filing fee has been paid through EFS (Electronic Funds System).

Respectfully submitted,



Mark Montague

Reg. No. 36,612

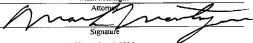
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I certify that this correspondence is being transmitted via the Patent Electronic Filing System (EFS) to the United States Patent and Trademark Office on: November 7, 2006

Date of Deposit

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The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Account No. 03-3415.

